Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 1 of 55

B1 (Official I	Form 1)(1/0	08)				oamon		.go <u> </u>					
			United No			ruptcy of Illino					Vol	luntary	Petition
Name of De Treadwa	,		er Last, First	, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All O (inclu	ther Names de married,	used by the a maiden, and	Joint Debtor trade names	in the last 8	3 years				
Last four dig (if more than o	one, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (ITIN) No./	Complete E	IN Last f	our digits o		r Individual-	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Addres 71 E. 56t Chicago	th Street	•	Street, City,	and State)	i:		Street	Address of	f Joint Debtor	r (No. and St	reet, City, a	and State):	
_					Г	ZIP Code 60637	:						ZIP Code
County of Re	esidence or	of the Prin	cipal Place o	f Business		<u>60637</u>	Count	y of Reside	ence or of the	Principal Pl	ace of Busi	ness:	1
Mailing Add	ress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mailin	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
					Г	ZIP Code							ZIP Code
Location of F (if different f				r	·		•						
	Type of	Debtor		1	Nature	of Business	1		Chapter	r of Bankruj	otcy Code	Under Whi	ch
Check one box		Sing in 1 Rail Stoo	lth Care Bugle Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)	Chapter 11			☐ C of ☐ C	hapter 15 P a Foreign hapter 15 P	cone box) Petition for R Main Procee Petition for R Nonmain Pr	eding ecognition		
Other (If check this	debtor is not box and stat			Deb	Tax-Exe (Check box otor is a tax- er Title 26 o	empt Entity a, if applicable exempt orgof the Uniternal Revenue	e) ganization d States	defined "incuri	are primarily co d in 11 U.S.C. red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	for		are primarily ess debts.
		Filing F	ee (Check or	ne box)				one box:		Chapter 11			
 □ Full Filing Fee attached ■ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				tor Check	Debtor is a if: Debtor's a to insider all applica A plan is Acceptance	aggregate not s or affiliates)	ncontingent 1 are less than with this petition were solici	or as define iquidated dn \$2,190,00 on.	ed in 11 U.S. lebts (exclud 00.	C. § 101(51D). ing debts owed e or more			
Statistical/A Debtor es Debtor es there will	stimates tha	t funds will t, after any	l be available	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated Nu 1- 49	10 mber of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Lia \$0 to \$50,000	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 2 of 55

Page 2 Name of Debtor(s): Voluntary Petition Treadway, Tamika M. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ S. M. de Rath, Esq. May 12, 2008 Signature of Attorney for Debtor(s) (Date) S. M. de Rath, Esq. 6206809 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tamika M. Treadway

Signature of Debtor Tamika M. Treadway

 \mathbf{X}_{-}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 12, 2008

Date

Signature of Attorney*

X /s/ S. M. de Rath, Esq.

Signature of Attorney for Debtor(s)

S. M. de Rath, Esq. 6206809

Printed Name of Attorney for Debtor(s)

Attorney S.M.de Rath, Esq.

Firm Name

405 North Wabash Ave Chicago, IL 60611

Address

312-955-5290

Telephone Number

May 12, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Treadway, Tamika M.

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 4 of 55

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Tamika M. Treadway		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 5 of 55

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Tamika M. Treadway	
	Tamika M. Treadway	
Date: May 12, 2008		

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 6 of 55

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Tamika M. Treadway		Case No		
-		Debtor			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	8,090.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		22,712.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		400.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		88,202.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,181.71
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,418.96
Total Number of Sheets of ALL Schedu	ıles	28			
	T	otal Assets	8,090.00		
			Total Liabilities	111,314.01	

Entered 05/12/08 16:14:04 Desc Main Case 08-12031 Doc 1 Filed 05/12/08 Page 7 of 55 Document

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Tamika M. Treadway		Case No.	
-		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	400.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	400.00

State the following:

Average Income (from Schedule I, Line 16)	2,181.71
Average Expenses (from Schedule J, Line 18)	2,418.96
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,980.28

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	200.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		200.00
4. Total from Schedule F		88,202.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		88,402.01

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 8 of 55

B6A (Official Form 6A) (12/07)

_		~	
In re	Tamika M. Treadway	Case No	
-		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
Never owned property	-	0.00	0.00		

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 9 of 55

B6B (Official Form 6B) (12/07)

In re	Tamika M. Treadway	,	Case No	
_		Debtor		

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	<u> </u>			· · ·
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash for emergencies	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account: estimated average balance LaSalle Bank	-	550.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	security deposit with landlord Tyra Taylor	-	700.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous Furniture and Household Goodstotal estimated value under \$1000	-	800.00
	computer equipment.	Appliances and electronics value under \$300	-	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Knicknacks, odds and ends, pictures, books, collectables. total estimated value under \$500.	-	500.00
6.	Wearing apparel.	debtor's used clothing, shoes, etc: total estimated value under \$1000	-	1,000.00
7.	Furs and jewelry.	debtor's costume jewery, watch, etc. total estimated value under \$200	- t	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	misc sports equipment, toys, camera, bike, ball, etc. total estimated value under \$250.	-	250.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > 4,320.00 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 10 of 55

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Tamika M. Treadway	Case No.
		· · · · · · · · · · · · · · · · · · ·

Debtor

SCHEDULE B - PERSONAL PROPERTY

			(Continuation Sneet)			
	Type of Property	N O N E	Description and Location of Property	Husband Wife, Joint, o Commun	or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		income tax refund - mostly child credit exemption1770	-		1,770.00
				Sub-7 (Total of this pag		al > 1,770.00
Shee	et 1 of 2 continuation sheets at	ttach	ed			

to the Schedule of Personal Property

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 11 of 55

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Tamika M. Treadway	Case No.	_
		-	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1 w	1997 Plymouth Voyager 193,000 mileage needs vork- under \$2,400	-	2,000.00
		m	007 Chevy Uplander mileage over 30,000 Owe nore than value \$23,000 to Regional Acceptance nonthly \$545.96	-	Unknown
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

2,000.00

Total >

8,090.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 12 of 55

B6C (Official Form 6C) (12/07)

In re	Tamika M. Treadway	Case No	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		☐ Check if debtor claims a homestead exemption that exceeds \$136,875.						
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption					
<u>Cash on Hand</u> Cash for emergencies	735 ILCS 5/12-1001(b)	20.00	20.00					
Checking, Savings, or Other Financial Accounts, C Checking account: estimated average balance LaSalle Bank	ertificates of Deposit 735 ILCS 5/12-1001(b)	550.00	550.00					
Household Goods and Furnishings Miscellaneous Furniture and Household Goodstotal estimated value under \$1000	735 ILCS 5/12-1001(b)	800.00	800.00					
Appliances and electronics value under \$300	735 ILCS 5/12-1001(b)	300.00	300.00					
Books, Pictures and Other Art Objects; Collectibles Knicknacks, odds and ends, pictures, books, collectables. total estimated value under \$500.	<u>s</u> 735 ILCS 5/12-1001(a)	500.00	500.00					
Wearing Apparel debtor's used clothing, shoes, etc: total estimated value under \$1000	735 ILCS 5/12-1001(a)	1,000.00	1,000.00					
Furs and Jewelry debtor's costume jewery, watch, etc. total estimated value under \$200	735 ILCS 5/12-1001(b)	200.00	200.00					
<u>Firearms and Sports, Photographic and Other Hob</u> misc sports equipment, toys, camera, bike, ball, etc. total estimated value under \$250.	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	250.00	250.00					
Other Contingent and Unliquidated Claims of Every income tax refund - mostly child credit exemption1770	<u>/ Nature</u> 735 ILCS 5/12-1001(b)	100%	1,770.00					
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Plymouth Voyager 193,000 mileage needs work- under \$2,400	735 ILCS 5/12-1001(c)	2,000.00	2,000.00					

Total: **7,390.00 7,390.00**

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 13 of 55

B6D (Official Form 6D) (12/07)

In re	Tamika M. Treadway	Case No.	
-	-	, Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZHLZGEZ	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 68878194801			Opened 6/01/07 Last Active 4/18/08	Т	ATED			
Regional Acceptance Co			Automobile					
765 Ela R D Suite 205 Lake Zurich, IL 60004	x	-	2007 Chevy Uplander mileage over 30,000 Owe more than value \$23,000 to Regional Acceptance monthly \$545.96					
			Value \$ Unknown				22,712.00	Unknown
Account No.								
			Value \$					
Account No.								
	_		Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubto nis p			22,712.00	0.00
			(Report on Summary of Sc		ota ule		22,712.00	0.00

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 14 of 55

B6E (Official Form 6E) (12/07)

In re	Tamika M. Treadway	Case No.
•		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in the column labeled "Subtotals" on each sheet on this Schedule E in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this primarily listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 15 of 55

B6E (Official Form 6E) (12/07) - Cont.

In re	Tamika M. Treadway	Case No	
		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							to Governmentai				
					TYPE OF PRIORITY						
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C		CONTINGENT	UZ LL QULDA	T E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY			
Account No. 4874339			6/5/07	Т	D A T E D						
City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292		-	red light violation				200.00	0.00			
Account No. 4874339	╁		12/16/05	H	-		200.00	200.00			
City of Chicago- Bureau of Parking Attn: Bankruptcy Unit 333 S. State Street, Rm #540 Chicago, IL 60604		-	parking					200.00			
							200.00	0.00			
Account No.											
Account No.	1										
Account No.	╛			T							
Sheet 1 of 1 continuation sheets at	tache	d to)	Subi				200.00			
Schedule of Creditors Holding Unsecured Pr					-		400.00	200.00			
			(B		ota		400.00	200.00			
			(Report on Summary of Sc	hec	iule	es)	400.00	200.00			

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 16 of 55

B6F (Official Form 6F) (12/07)

In re	Tamika M. Treadway	Case No.
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	ő	Hu	sband, Wife, Joint, or Community	⊢ ¦	N	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H		NT I NG E NT	I Q	S P U T E D	AMOUNT OF CLAIM
Account No. F03144286			Opened 9/01/05 Last Active 2/17/07 Lease	٦Ÿ	T E D		
Aaron Sales & Lease Ow Po Box 102746 Atlanta, GA 30368		-	Lease				
Account No. 1106939			Opened 11/01/06 Last Active 6/25/07	+			0.00
Acc Consumer Finance L 10770 Wateridge Cir Ste San Diego, CA 92121		-	Automobile				
Account No. 262559	+		collection for TCF National Bank	+			0.00
ACC International 919 Estes Court Schaumburg, IL 60193-4436		-					
							230.79
Account No. 0133017421 AOL GPO POBox 30623 Tampa, FL 33630-0623		-	collection				74
	╝						71.70

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 17 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway		Case No.	
		Debtor	-7	

	10	1	L LWK Live O	10	1	15	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	l Q	DISPUTED	AMOUNT OF CLAIM
Account No.			Collection for City of Chicago	٦	T E		
Arnold Scott Harris, PC 600 West Jackson Blvd, Suite 720 Chicago, IL 60661		-			В		180.00
Account No. 8493230052549979	+		collection				100.00
AT&T Broadband POB 173885 Denver, CO 80217-3885		-					114.10
Account No. 5357508	╁	H	Sbc Ameritech Consumer III	+			
Collection 700 Longwater Driv Norwell, MA 02061		-					714.00
Account No. 8798-300017033583	t				H	\vdash	
Comcast POB 3002 Southeastern, PA 19398-3002		-					250.81
Account No. 91513233058	+			+	-		
Commonwealth Edison Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523		-					62.68
Sheet no. 1 of 14 sheets attached to Schedule of	_			Sub			1,321.59
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 18 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No	
_		Debtor	

	-			1 -	1	1 =	
CREDITOR'S NAME,	CODEBT	Hu	sband, Wife, Joint, or Community		U N	D	
MAILING ADDRESS	Ď	Н	DATE OF AIM WAS INCUIDED AND	Ň	Ļ	ISPUTED	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	Q	ľ	
AND ACCOUNT NUMBER	Ţ	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ü	Ţ	AMOUNT OF CLAIM
(See instructions above.)	O R	С	is subject to setort, so state.	E	D	D	
Account No. 8501708012				N	UNLIGUIDATED		
	1			\perp	D	_	
Commonwealth Edison							
Bankruptcy Department	1	-					
2100 Swift Drive	1						
Oak Brook, IL 60523	1						
							365.73
Account No. 1963206	╁	\vdash	Opened 4/01/03 Last Active 12/23/05	+			
	1		Automobile				
Credit Acceptance							
25505 W 12 Mile Rd	1	l_					
	1						
Southfield, MI 48034							
							0.00
Account No. 690337431			Opened 5/01/02				
	1		CollectionAttorney At&T Broadband				
Credit Protect Assoc.	1						
Po Box 802068	1	l_					
	1						
Dallas, TX 75380							
							181.00
Account No. 0407040211							
	1						
Directv							
POB 70014		-			1		
customer services					1		
Boise, ID 83707-0114					1		
20.00, 12 00101 0114							Halaas
							Unknown
Account No. 5178-0077-3637-0388							
	1						
First Premier Bank	1						
POBox 5147		-			1		
Sioux Falls, SD 57117-5147					1		
							315.29
							315.29
Sheet no. 2 of 14 sheets attached to Schedule of				Sub	tota	ıl	962.02
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	862.02
			`			- 1	

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 19 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No.	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 5178-0074-5094-1083 First Premier Bank POBox 5519 Sioux Falls, SD 57117-5519 231.04 Account No. 5178007736370388 Opened 8/01/07 Last Active 2/27/08 CreditCard **First Premier Bank** Po Box 5524 Sioux Falls, SD 57117 395.00 Account No. 5178007289351975 Opened 2/01/04 Last Active 9/14/06 . CreditCard **First Premier Bank** Po Box 5524 Sioux Falls, SD 57117 Unknown Account No. 5178007450941083 Opened 2/01/04 Last Active 2/27/08 CreditCard First Premier Bank Po Box 5524 Sioux Falls, SD 57117 313.00 Account No. 230750700150 Opened 11/01/06 Last Active 2/01/07 Unsecured Hsbc/Taxpayer Financial Service 90 Christiana Road New Castle, DE 19720 0.00 Sheet no. 3 of 14 sheets attached to Schedule of Subtotal 939.04 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 20 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No	
_		Debtor	

	I c	I	should Wife Islant on Occasionality	16	U	D	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		IQULD	S	AMOUNT OF CLAIM
Account No. 6008319			collection for Advocate Trinity Hospital	Т	A T E D		
Illinois Collection Services POBox 646 Oak Lawn, IL 60454-0646		-			D		991.50
Account No. 6008319	┝		collection for Advanced Recovery Dept				991.30
Illinois Collection Services POBox 646 Oak Lawn, IL 60454-0646		_					50.00
Account No. 6566972 Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		-	Opened 12/01/03 CollectionAttorney Advocate Trinity Hospital				
Account No. 2627854597			collection for overdraft at Charter One Bank				891.00
Island National Group LLC POBox 18009 Hauppauge, NY 11788-8809		-					376.87
Account No. 7733753663	\vdash		collection for Ztel COmmunications				
JBC & Associate PC 2 Broad Street 6th Floor Bloomfield, NJ 07003-2550		-					313.91
Sheet no. <u>4</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Yotal of t	Sub			2,623.28

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 21 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No.	
_		Debtor	

	_			_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 144218-B	K		collection for Midland Credit Management orign SBC Ameritech		ATED	1	
Law Offices of Mitchell Kay PC 205 W. Randolph Suite 920 Chicago, IL 60606		-					78.03
Account No. 3fg53906	+		collection				76.03
MCI Residential Service POBox 17890 Denver, CO 80217-0890		-					
A 4554070			0				178.04
Account No. 1551273 Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607	_	_	Opened 1/01/04 CollectionAttorney Evergreen Medical Specialists				275.00
Account No. 1499688 Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607		_	Opened 8/01/03 Last Active 8/31/04 CollectionAttorney Evergreen Medical Specialists				
Account No. 18134091 Nco Fin/09 507 Prudential Rd Horsham, PA 19044		_	Opened 7/01/07 CollectionAttorney Directv Inc.				101.00
Sheet no. <u>5</u> of <u>14</u> sheets attached to Schedule of				Sub	toto		190.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				822.07

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 22 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No	
_		Debtor	

	1.0		should Wife I laint as Community	1.0			σТ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H				AMOUNT OF CLAIM		
Account No. 685964179			Commonwealth Edison	╗┑		T		
Nco Financial Systems 507 Prudential Rd Horsham, PA 19044		-				D		308.00
Account No. 12762740	╁		Opened 7/01/03		+	+		
Nco-marlin Po Box 8529 Philadelphia, PA 19101		_	Ztel Communications Inc					314.00
Account No. 09170133905	╁		collecitonf or Charter One Bank	-	+	+	\dashv	314.00
Oxford Management Services CS 9018 Melville, NY 11747	-	-						376.87
Account No. 150004363			Opened 3/18/06 Last Active 7/26/06		\dagger	+		
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture					0.00
Account No. 150003355	f		Opened 8/06/03 Last Active 3/08/05	\top	+	+		
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		_	Agriculture					0.00
Sheet no. 6 of 14 sheets attached to Schedule of				Sul				998.87
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	age)	

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 23 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway		Case No.	
_		Debtor	,	

	1.			-		_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	− 6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	UNLLQULDAH	D _ Ø P U F E D	AMOUNT OF CLAIM
Account No. 150004878			Opened 9/05/07 Last Active 2/29/08	Т	T E D		
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture		D		750.00
Account No. CL8215			collection AMS				
PFG of Minnesota 7825 Washington Ave S Ste 410 Minneapolis, MN 55439-2409		-					227.10
Account No. 7732216397562	H		Opened 3/01/04 Last Active 11/01/06	+	\vdash		227110
Portfolio Recoveries Attention: Bankruptcy Department Po Box 12914 Norfolk, VA 23541		-	Sbc				0.00
Account No. 7732216397562			collection	\top			
Portfolio Recovery Associates LLC Dept 922 POBox 4115 Concord, CA 94524		-					541.71
Account No. 2701135655	\vdash		Opened 12/01/00 Last Active 9/01/01	+	\vdash		
Providian Financial Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	CreditCard				0.00
Sheet no7 of _14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			1,518.81

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 24 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No.	
_		Debtor	

	I c	Ги	Johand Wife Joint or Community	I c	U	Ιn	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C			I S P	AMOUNT OF CLAIM	
Account No. 0688781948			collection for car - Samuel Scott 8606 S	Т	T E		
Regional Acceptance Corp P.O.Box 201287 Arlington, TX 76006-1287	x	-	Ingleside Ave CHicag IL 60619		D		23,436.25
Account No. 07090-00306	╁		3/31/07				
Resurrection Health Care 7435 W Talcott Chicago, IL 60631-3707		-	medical				292.00
Account No. 101640147	\vdash		collection for NCO Financial Systems for	\vdash		\vdash	
Riddle & Associates PC POBox 1187 Sandy, UT 84091-1187		-	original creditor Ztel communications				313.91
Account No. 917R0133905	╁		Opened 12/01/05				
Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791		-	Charter One Bank Checking Acct				376.00
Account No. 06 M1 716409	t		collection for Metroplex Inc as agent for Plaza				
Sanford Kahn Ltd 180 N IaSalle Street Suite 2025 Chicago, IL 60601		-	on the Park- overdue rent				1,372.00
Sheet no. 8 of 14 sheets attached to Schedule of	_	_		Subt			25,790.16
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	25,190.10

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 25 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway		Case No.	
_		Debtor	,	

		_			_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	- C O N	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N	IQUIDA	ISPUTED	AMOUNT OF CLAIM
Account No. 315228523			mobile	٦т	T E		
T-Mobile POB 742596 Cincinnati, OH 45274-2596		-			D		1,566.00
Account No. PD023-37583-67940001				+	+	 	·
The Payday Loan Store of Illinois I 1215 E 87th Street Chicago, IL 60619		-					1,152.37
Account No. 114363/ 01777031/261760359			7/8/04	+	-	+	
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	medical out patiet pregnancy gyn				6,047.90
Account No. 114363/ 01777031/265440958 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	7/8/04 out patient gyn				690.00
Account No. 114363/ 01777031/266501915 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		<u>-</u>	8/31/04 out patient gyn				
							256.00
Sheet no. <u>9</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub this			9,712.27

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 26 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway		Case No.	
		Debtor	,	

							_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G E N	. 1	UN S PUT E DATE		AMOUNT OF CLAIM
Account No. 114363/ 01777031/268886355			11/2/04	T]			
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	medical gyn					256.00
Account No. 114363/ 01777031/269053328	╀	┝	11/9/04	_	+	+	+	200.00
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674	-	-	medical gyn ob					391.00
Account No. 114363/ 01777031/267666527	╁		9/21/04	_	+	+	+	
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	medical out patient ob gyn					631.00
Account No. 114363/ 01777031/268886348	╁	┢	10/26/04	+	$^{+}$	+	+	
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674	-	-	out patient ob gyn					
	_				1	_	_	391.00
Account No. 114363/ 01777031/807547112 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		 -	11/18-11/20/04 medical ob gyn pregnancy					7,581.70
Sheet no10_ of _14_ sheets attached to Schedule of				Sul	hte	 tal	+	·
Creditors Holding Unsecured Nonpriority Claims			(Total				. L	9,250.70

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 27 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No	
_		Debtor	

	_	Шп	hand Wife Joint or Community		_	11	П	
(See instructions above.)		Hus H W J C	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONFINGEN	UNLIQUIDATE	ローのPUTuD	AMOUNT OF CLAIM
Account No. 114363/ 01777031/264023540			4/8/04	· ·	Т	T E		
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	medical			D		1,866.00
Account No. 114363/ 01777031/807545231			11/18-11/20/04					
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		•	pregnancy					16,928.00
Account No. 114363/ 01777031/270398365			1/6/05					
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	outpatient post partum					104.00
Account No. 114363/ 01777031/807321252			9/23/04				Н	
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	meidcal out patient birth rooms					853.00
Account No. 114363/ 01777031/261760359			4/21/04			\vdash	\vdash	
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	out patient					1,367.00
Sheet no. <u>11</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(7)	S Fotal of th		tota pag		21,118.00

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 28 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway		Case No.	
_		Debtor	,	

	_			_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H _U U	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 114363/ 01777031/268807369 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	10/19/04 outpatient ob gyn		ED		469.00
Account No. 114363/ 01777031/807530001 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	11/13/04 ob gyn birth room				679.00
Account No. 114363/ 01777031/269425930 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	11/11/04 ob gyn				425.00
Account No. 114363/ 01777031/266390095 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	7/8/04 out patient ob gyn				497.00
Account No. 114363/ 01777031/261760359 The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	12/29/03 outpatient same day surgery gyn				6,047.90
Sheet no. 12 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			8,117.90

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 29 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No	
_		Debtor	

	1-	1		1.	1	-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I QU I DA	DISPUTED	AMOUNT OF CLAIM
Account No. 114363/ 01777031/265357962	4		5/27/04 outpatient ob gyn	T	E D		
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	outpation: 05 gyii				365.00
Account No. 114363/ 01777031/261760359	╁		1 20.04		\vdash		
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	out patient ob gyn				
Account No. 114363/ 01777031/264023540	_		4/8/04	\perp			979.00
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	out patient ob gyn				1,866.00
Account No. 114363/ 01777031/264233677	\dagger		5/6/04	+	H		
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	out patient ob gyn				244.00
Account No. 114363/ 01777031/266390665	╀		7/13/04	+			211.00
The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674		-	out patient ob gyn				391.00
Sheet no. 13 of 14 sheets attached to Schedule of	-	_	1	Sub	tota	ıl	2 942 00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pag	ge)	3,812.00

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 30 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Tamika M. Treadway	Case No.	
-	-	Debtor	

	1	111.	usband, Wife, Joint, or Community	Tc	1	Г	Т
CREDITOR'S NAME,	Ĭŏ			۲ĕ	Ņ	Ĭ,	
MAILING ADDRESS INCLUDING ZIP CODE,	ΙĒ	H W	DATE CLAIM WAS INCURRED AND	CONTI	١Ļ	DISPUT	
AND ACCOUNT NUMBER	F	J	CONSIDERATION FOR CLAIM. IF CLAIM	N N	Ų	Į T	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T			
Account No. 3-019632 etc	╁	╀	6/25/07 etc	٩Ņ	DATED		
Account No. 3-019632 etc			medical	Ľ	Ė		
			medicai	\vdash	۲	+	-
The University of CHicago Physician							
75 Remittance Drive, Suite 1385		-					
Chicago, IL 60675-1385							
							707.25
Account No. 043151520		T	colleciton for University of Chicago Hospital	\top	T	T	
	1		ge				
Trustmark Recovery Services							
541 Otis Bowen Drive		-					
Munster, IN 46321							
							305.56
	L				L		303.30
Account No.							
	1						
Account No.	╁	+		+	╁	╁	+
Account No.	4						
	1						
	1						
Account No.							
	1						
	1						
					1_	1_	
Sheet no. <u>14</u> of <u>14</u> sheets attached to Schedule of				Sub			1,012.81
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pag	ge)	1,012.01
				,	Γota	al	
			(Report on Summary of So				88,202.01
			(Report on Summary of Se	0110	uui	JO)	

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 31 of 55

B6G (Official Form 6G) (12/07)

In re	Tamika M. Treadway	Case No.	
-	•	Dahtan	
		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 32 of 55

B6H (Official Form 6H) (12/07)

In re	Tamika M. Treadway	Case No	
-		, , , , , , , , , , , , , , , , , , ,	
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Samuel Scott 8606 S Ingleside Ave Chicago, IL 60619

Samuel Scott 8606 S Ingleside Ave Chicago, IL 60619 Regional Acceptance Corp P.O.Box 201287 Arlington, TX 76006-1287

Regional Acceptance Co 765 Ela R D Suite 205 Lake Zurich, IL 60004

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 33 of 55

B6I (Official Form 6I) (12/07)

In re	Tamika M. Treadway		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DE	EBTOR AND SE	POUSE		
	RELATIONSHIP(S):	AGE(S):			
Single	son	3			
Employment:	daughter DEBTOR	6	SPOUSE		
	rder Processing Rep		SI OUSE		
	PS SCS				
1 2					
	0/6 to present 00 Supreme Drive				
Address of Employer 49	30 Supreme Drive				
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	2,612.87	\$	0.00
2. Estimate monthly overtime	ministrons (Frontie in not paid monumy)	\$ _	0.00	\$	0.00
, , , , , , , , , , , , , , , ,		· <u>-</u>		· —	
3. SUBTOTAL		\$	2,612.87	\$	0.00
4. LESS PAYROLL DEDUCTIONS					
 a. Payroll taxes and social securit 	ty	\$ _	350.61	\$	0.00
b. Insurance		\$_	79.08	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify): B/F TA	AX FLEX		1.47	\$	0.00
		\$ <u> </u>	0.00	\$	0.00
C CURTOTAL OF BANDOLL DEDI	ICTIONS	\$	431.16	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	CHONS	Ψ_		Ψ_	0.00
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$_	2,181.71	\$	0.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed statement	\$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	payments payable to the debtor for the debtor's use or the	at of			
dependents listed above		\$	0.00	\$	0.00
11. Social security or government assis		¢	0.00	\$	0.00
(Specify):			0.00	ъ —	0.00
12. Pension or retirement income			0.00	φ <u></u>	0.00
13. Other monthly income		Φ	0.00	φ	0.00
		\$	0.00	\$	0.00
(Speeny).		\$ <u></u>	0.00	\$ 	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	2,181.71	\$	0.00
	HLY INCOME: (Combine column totals from line 15)		\$	2,181	.71

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 34 of 55

B6J (Official Form 6J) (12/07)

In re	Tamika M. Treadway		Case No.	
		Debtor(s)	_	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	190.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other cable	\$	105.00
3. Home maintenance (repairs and upkeep)	\$	40.00
4. Food	\$	150.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	10.00
8. Transportation (not including car payments)	\$	240.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	93.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	545.96
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	205.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,418.96
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	2,181.71
b. Average monthly expenses from Line 18 above	\$	2,418.96
c. Monthly net income (a. minus b.)	\$	-237.25

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 35 of 55

B6J (Official Form 6J) (12/07)

In re	Tamika M. Treadway		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Expenditures:

periodicals, newspapers, books, magazines	\$	15.00
personal grooming for family	\$	20.00
school supplies and educational expenses	<u> </u>	150.00
auto maintenance	\$	20.00
Total Other Expenditures	\$	205.00

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 36 of 55

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Tamika M. Treadway			Case No.	
			Debtor(s)	Chapter	7
	DECLARATIO	N CONCERN	NING DEBTO	R'S SCHEDUL	ES
	DECLARATION UNI	DER PENALTY (OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of perj	•		•	_
Date	May 12, 2008	Signature	/s/ Tamika M. Tr	•	
			Debtor	•	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 37 of 55

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Tamika M. Treadway		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,580.86 2008: so far this year \$33,132.00 2007: Estimated Income \$26,382.00 2006: Estimated Income:

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL PAID OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Bankruptcy Court Northern Dist. IL

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

debtor requests to pay court filing fee in \$299 Court Filing Fee installments to be paid by Debtor in money orders directly to Court in installments pursuant to Court Order schedule of payment dates

1

NAME AND ADDRESS OF PAYEE credit counseling DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
THAN DEBTOR
paid directly by debtor to Credit
Counseling Course

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$45 Credit Counseling Course

Attorney Fees

\$350 attorneys fees

Financial Management Course

to be paid by debtor directly to Debtor Education/Financial Management provider after petition filed.

\$45 Financial Management Debtor Education Course

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

5048 S Champlain Ave Atp 1, Chicago IL 60615 same

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NATURE OF BUSINESS

BEGINNING AND

6

NAME (ITIN)/ COMPLETE EIN ADDRESS **ENDING DATES**

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 12, 2008	Signature	/s/ Tamika M. Treadway
			Tamika M. Treadway
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 45 of 55

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re Tamika M. Treadway			Case No.		
	Debtor	(s)	Chapter	7	
CHAPTER 7 INDI	VIDUAL DEBTOR'S	STATEME	ENT OF INT	ENTION	
I have filed a schedule of assets and liabil	ities which includes debts secur	ed by property o	of the estate.		
☐ I have filed a schedule of executory contra	acts and unexpired leases which	includes person	al property subje	ect to an unexpire	ed lease.
I intend to do the following with respect to	o property of the estate which s	ecures those deb	ts or is subject to	o a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2007 Chevy Uplander mileage over 30,000 Owe more than value \$23,000 to Regional Acceptance monthly \$545.96	Regional Acceptance Co			X	
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	nt		
Date May 12, 2008		mika M. Treac ka M. Treadwa			

Debtor

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 46 of 55
United States Bankruptcy Court
Northern District of Illinois

In re	Tamika M. Treadway		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COME	PENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	y, or agreed to be pa	d to me, for services ren	
	For legal services, I have agreed to accept		\$ <u></u>	350.00	
	Prior to the filing of this statement I have receive	ved	\$	350.00	
	Balance Due		\$	0.00	
2. \$	0.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of m	y law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				firm. A
a l	n. Analysis of the debtor's financial situation, and reco. Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of cred. [Other provisions as needed] Negotiations with secured creditors bankruptcy petition and schedules.	endering advice to the debtor in det statement of affairs and plan which editors and confirmation hearing, an	ermining whether to a may be required; and any adjourned hea	file a petition in bankrup	
7. I	By agreement with the debtor(s), the above-disclosed amendments to petition and schedul state court actions, dischargeability adversary proceeding, secured property.	les, reaffirmations, representa actions, judicial lien avoidand	ition of the debto es, relief from sta		
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for	payment to me for r	epresentation of the debt	or(s) in
Dated		/s/ S. M. de Rath,	Fsa		
Daicu		S. M. de Rath, Es Attorney S.M.de l 405 North Wabas Chicago, IL 6061	q. 6206809 Rath, Esq. sh Ave		_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-12031 Doc 1 Filed 05/12/08 Entered 05/12/08 16:14:04 Desc Main Document Page 48 of 55

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Affordable Legal Services LLC. 6206809	X		
Printed Name of Attorney	Signature of Attorney	Date	
Address:			
405 NORTH WABASH AVE			
CHICAGO, IL 60611			
(312) 497-4001			
I (We), the debtor(s), affirm that I (we) have red	Certificate of Debtor ceived and read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if any)	Date	

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Tamika M. Treadway		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	55
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credito	ors is true and correct to	o the best of my
	May 12, 2008	/s/ Tamika M. Treadway		

Aaron Sales & Lease Ow Po Box 102746 Atlanta, GA 30368

Acc Consumer Finance L 10770 Wateridge Cir Ste San Diego, CA 92121

ACC International 919 Estes Court Schaumburg, IL 60193-4436

AOL GPO POBox 30623 Tampa, FL 33630-0623

Arnold Scott Harris, PC 600 West Jackson Blvd, Suite 720 Chicago, IL 60661

AT&T Broadband POB 173885 Denver, CO 80217-3885

CCA 700 Longwater Drive Norwell, MA 02061

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

City of Chicago- Bureau of Parking Attn: Bankruptcy Unit 333 S. State Street, Rm #540 Chicago, IL 60604

Collection 700 Longwater Driv Norwell, MA 02061 Comcast POB 3002 Southeastern, PA 19398-3002

Commonwealth Edison Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523

Credit Acceptance 25505 W 12 Mile Rd Southfield, MI 48034

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Credit Protection Association LP 13355 Noel Rd Dallas, TX 75240

Directv POB 70014 customer services Boise, ID 83707-0114

Diversified Consultants Inc POB 551268 Jacksonville, FL 32255

First Premier Bank POBox 5147 Sioux Falls, SD 57117-5147

First Premier Bank POBox 5519 Sioux Falls, SD 57117-5519

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

Friedman & Wexler LLC 500 W. Madison St, suite 2910 Chicago, IL 60661-2587

Hsbc/Taxpayer Financial Service 90 Christiana Road New Castle, DE 19720

Illinois Collection Services POBox 646 Oak Lawn, IL 60454-0646

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

Island National Group LLC POBox 18009 Hauppauge, NY 11788-8809

JBC & Associate PC 2 Broad Street 6th Floor Bloomfield, NJ 07003-2550

Law Offices of Mitchell Kay PC 205 W. Randolph Suite 920 Chicago, IL 60606

Law Offices of Smith & Assoc 5720 Peachtree Pwk, Suite 350 Norcross, GA 30092

MCI Residential Service POBox 17890 Denver, CO 80217-0890

Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607

Nco Fin/09 507 Prudential Rd Horsham, PA 19044

NCO Fin/22 507 Prudential Road Horsham, PA 19044-2308 Nco Financial Systems 507 Prudential Rd Horsham, PA 19044

Nco-marlin Po Box 8529 Philadelphia, PA 19101

Oxford Management Services CS 9018 Melville, NY 11747

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

PFG of Minnesota 7825 Washington Ave S Ste 410 Minneapolis, MN 55439-2409

Plaza Associates POBox 18008 Hauppauge, NY 11788-8808

Portfolio Recoveries Attention: Bankruptcy Department Po Box 12914 Norfolk, VA 23541

Portfolio Recovery Associates LLC Dept 922 POBox 4115 Concord, CA 94524

Providian Financial Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Regional Acceptance Co 765 Ela R D Suite 205 Lake Zurich, IL 60004 Regional Acceptance Corp P.O.Box 201287 Arlington, TX 76006-1287

Resurrection Health Care 7435 W Talcott Chicago, IL 60631-3707

Riddle & Associates PC POBox 1187 Sandy, UT 84091-1187

Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791

Samuel Scott 8606 S Ingleside Ave Chicago, IL 60619

Sanford Kahn Ltd 180 N laSalle Street Suite 2025 Chicago, IL 60601

Superior Asset P.O. Box 1205 Oaks, PA 19456

T-Mobile POB 742596 Cincinnati, OH 45274-2596

The Payday Loan Store of Illinois I 1215 E 87th Street Chicago, IL 60619

The University of Chicago Hospitals 1122 Paysphere Circle Chicago, IL 60674

The University of CHicago Physician 75 Remittance Drive, Suite 1385 Chicago, IL 60675-1385

True Logic POBox 4437 Englewood, CO 80155-4437

Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321